

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re: GREGORY BENJAMIN :  
SCHEFFLER : Case No. 09-22088REF  
Debtor : Chapter 7

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ROBERT H. HOLBER, Trustee, :  
Plaintiff : Adv. No. 09-2177  
M&T BANK and PENN :  
GRAPHICS EQUIPMENT, INC., :  
Defendants :

**ORDER**

AND NOW, this 5 day of June, 2012, upon my consideration of the testimony and exhibits presented at trial in the above adversary proceeding on September 7 and 8, 2011, and upon my consideration of the post-trial arguments and the post-trial briefs filed by the three parties to this litigation, and upon the findings of fact, conclusions of law, and discussion in the accompanying Memorandum Opinion,

IT IS HEREBY ORDERED that JUDGMENT IS HEREBY ENTERED IN FAVOR OF PLAINTIFF AND AGAINST DEFENDANT M&T BANK in Counts I and II of the above adversary complaint.

IT IS FURTHER ORDERED that the Second M&T Mortgage and the

Third M&T Mortgage, as defined in the accompanying Memorandum Opinion, are  
HEREBY AVOIDED and of no force or effect.

IT IS FURTHER ORDERED that JUDGMENT IS HEREBY  
ENTERED IN FAVOR OF DEFENDANT M&T BANK AND AGAINST  
PLAINTIFF TRUSTEE in Count III of the above adversary complaint.

BY THE COURT

A handwritten signature in black ink, appearing to read 'R. E. Fehling', is written over a horizontal line.

RICHARD E. FEHLING

United States Bankruptcy Judge